

EXHIBIT F

From: Emil Suiugan <primepaintersllc1@icloud.com>
Sent: Monday, August 16, 2021 5:55 PM
To: Mocadlo, Mark
Subject: [External] Re: Prime Painters, LLC, Policy No. 8H178786 (6/15/18-19) & 4N426077 (6/21/19-6/15/20)

*** External Sender - Please Exercise Caution ***

Usha my income tax person can give you the income taxes for the past few years .. that's about all I have to give you.

Sent from my iPhone

On Aug 16, 2021, at 5:53 PM, Emil Suiugan <primepaintersllc1@icloud.com> wrote:

Notorized statements from what ..? I don't think I have everything that you need .. I don't have the last three years of docs you need ..

Sent from my iPhone

On Aug 16, 2021, at 5:48 PM, Mocadlo, Mark <MMOCADLO@travelers.com> wrote:

Mr. Suiugan,

Please respond and provide the information requested in each bullet point of my communication, including a copy of the notarized statement. In the event that some of this information may be provided by your accountants, please coordinate the request with them; however, I would ask that the information come directly from you.

Mark

From: Emil Suiugan <primepaintersllc1@icloud.com>
Sent: Monday, August 16, 2021 5:36 PM
To: Mocadlo, Mark <MMOCADLO@travelers.com>
Subject: [External] Re: Prime Painters, LLC, Policy No. 8H178786 (6/15/18-19) & 4N426077 (6/21/19-6/15/20)

*** External Sender - Please Exercise Caution ***

I don't have subcontractor insurance from them. ... I can get taxes for my hourly guys .. I don't know how else and what else to get you guys. I'll get my tax person to contact you and give you what you need... +1 (678) 524-3963 call her she'll give you the taxes. It's all on there.

Sent from my iPhone

On Aug 16, 2021, at 5:29 PM, Mocadlo, Mark
<MMOCADLO@travelers.com> wrote:

Mr. Suiugan,

Recently, we completed a final audit on the 6/15/20-21 policy term. At that time, we discovered that Prime Painters, LLC had been utilizing uninsured subcontractor labor during the policy term. Furthermore, it appears that Prime Painters, LLC has utilized subcontractor labor during several previous policy terms; however, your office failed to report this potential exposure at the time of each audit. For example, on or about July 13, 2020 you indicated that Prime Painters, LLC does not employ any laborers, nor do they utilize any subcontractors or contract labor. The same, or similar, information was reported at the time of final audit on the 6/15/18-19 policy term.

As you know, it is your responsibility to keep records of information needed to compute premium and to provide us with copies of those records when we ask for them. These records include, but are not limited to, ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records and programs for storing and retrieving data. Each policy term's premium basis will include payroll and all other remuneration paid or payable during the policy for the services of your officers and employees engaged in work covered by this policy; and all other persons engaged in work that could make us liable under the policy. At this time, I would like to ask that you provide my office with the following documents and records no later than Thursday, August 26, 2021:

- Complete copies of all 1099's issued or received by Prime Painters, LLC during calendar year 2018, 2019 and 2020, including a copy of each year's 1096.
- A listing of all payments made to any subcontractor, independent contractor or contract worker during the time period of 6/15/18 – 6/15/20. For each payment, please list the date of the payment; the recipient of the payment; the amount of the payment; what the payment was for; and, whether the payment was in cash, check or other.
- Copies of any valid certificates of insurance for any subcontractors, independent contractors or contract workers that did any work for you during the time period 6/15/18 – 6/15/20.
- A listing of all payments made to any employee during the time period of 6/15/18 – 6/15/20. For each payment, please list the date of the payment; the recipient of the payment; the amount of the payment; what the payment was for; and, whether the payment was in cash, check or other.

- A complete copy of your 2018, 2019 and 2020 year-end tax report, including all schedules and attachments.
- A signed and notarized statement indicating that any information provided to my office is complete and accurate to the best of your knowledge.

Based on my review, it is possible that I may request additional information, including, but not limited to, cash records, billing records, bank statements and copies of cancelled checks.

Lastly, in the event that we do not receive this information by the requested date, we may revise these audits based on the information currently available to us.

Mark Mocadlo
Director
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Travelers Insurance Company
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Hartford, CT 06183
(860) 954-0395

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